

Information to identify the case:			
Debtor 1:	Edwin F Guzman		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	18-25743-CMG		
	Social Security number or ITIN:	xxx-xx-6779	
	EIN:	-- --	
	Social Security number or ITIN:	-- --	
	EIN:	-- --	
	Date case filed in chapter:	13	8/6/18
	Date case converted to chapter:	7	10/22/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Edwin F Guzman	
2. All other names used in the last 8 years		
3. Address	208 Grove Street North Plainfield, NJ 07060	
4. Debtor's attorney Name and address	Justin M Gillman Gillman, Bruton & Capone, LLC 770 Amboy Ave Edison, NJ 08837	Contact phone 732-661-1664 Email: ecf@gbclawgroup.com
5. Bankruptcy trustee Name and address	Bunce Atkinson Bunce D. Atkinson, Chapter 7 Trustee 1011 Highway 71 Suite 200 Spring Lake, NJ 07762	Contact phone 732-449-0525

For more information, see page 2 >

Debtor **Edwin F Guzman**

Case number **18-25743-CMG**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 10/22/20
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	November 20, 2020 at 10:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 1/19/21
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Edwin F Guzman
Debtor(s)

Case No. 18-25743-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Oct 22, 2020

Form ID: 309A

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2020:

Recip ID	Recipient Name and Address
db	+ Edwin F Guzman, 208 Grove Street, North Plainfield, NJ 07060-4743
tr	+ Bunce Atkinson, Bunce D. Atkinson, Chapter 7 Trustee, 1011 Highway 71, Suite 200, Spring Lake, NJ 07762-3232
517688025	+ Apex Tech School, 525 Ave. of Americas, New York, NY 10011-8413
517688041	Apex Tech School, Morgan, Bornstein, & Morgan, 1236 Brace Rd., Suite K, Cherry Hill, NJ 08034-3269
517688034	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
517688035	+ Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
517688040	+ McCabe, Weisberg & Conway, PC, 216 Haddon Ave., Suite 201, Collingswood, NJ 08108-2818
517938162	+ New Penn Financial, LLC d/b/a Shellpoint Mortgage, Servicing, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
517885297	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675
517885298	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675 Greenville, SC 29603-0675
517688048	+ Peter C. Merani, P.C., 1001 Avenue of the Americas, Suite 1800, New York, NY 10018-5515
517688049	+ Port Authority of New York & New Jersey, 4 World Trade Center, 150 Greenwich Street, New York, NY 10007-2366
517688050	+ Professional Account Management, LLC, PO Box 1520, Milwaukee, WI 53201-1520
517811932	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-045
517688051	+ State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111, Trenton, NJ 08645-0111
517743215	The Port Authority of New York and New Jersey, 4 WTC, 150 Greenwich St, 24th Floor, New York, NY 10007
517782416	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517688056	TransUnion, P.O. Box 2000, Crum Lynne, PA 19022

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@gbclawgroup.com	Oct 22 2020 21:50:00	Justin M Gillman, Gillman, Bruton & Capone, LLC, 770 Amboy Ave, Edison, NJ 08837
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 22 2020 21:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 22 2020 21:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517688019	+ Email/Text: backoffice@affirm.com	Oct 22 2020 21:53:00	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
517688020	+ Email/Text: backoffice@affirm.com	Oct 22 2020 21:53:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
517688023	+ EDI: AMEREXPR.COM	Oct 23 2020 01:08:00	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517688021	+ EDI: AMEREXPR.COM	Oct 23 2020 01:08:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517688028	EDI: CAPITALONE.COM	Oct 23 2020 01:08:00	Capital One, 15000 Capital One Dr, Richmond,

District/off: 0312-3

User: admin

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			VA 23238
517688026	+ EDI: CAPITALONE.COM	Oct 23 2020 01:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517773160	EDI: CAPITALONE.COM	Oct 23 2020 01:08:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517688030	+ EDI: WFNNB.COM	Oct 23 2020 01:08:00	Comenitycapital/c21, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517688031	+ EDI: WFNNB.COM	Oct 23 2020 01:08:00	Comenitycapital/c21, Po Box 182120, Columbus, OH 43218-2120
517688033	EDI: DISCOVER.COM	Oct 23 2020 01:08:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
517696148	EDI: DISCOVER.COM	Oct 23 2020 01:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517688032	+ EDI: DISCOVER.COM	Oct 23 2020 01:08:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517688036	+ Email/Text: Bankruptcy@homebridge.com	Oct 22 2020 21:53:00	Homebridge Financial I, 112 Townpark Dr Nw Ste 3, Kennesaw, GA 30144-3754
517813679	+ Email/Text: Bankruptcy@homebridge.com	Oct 22 2020 21:53:00	Homebridge Financial Services, Inc., 112 Town Park Drive, Suite 300, Kennesaw, GA 30144-3754
517688037	EDI: IRS.COM	Oct 23 2020 01:08:00	Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
517806321	Email/PDF: resurgentbknotifications@resurgent.com	Oct 22 2020 23:31:03	LVNV Funding, LLC its successors and assigns as, assignee of Golden Caps Trust, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517688038	+ Email/Text: bk@lendingclub.com	Oct 22 2020 21:52:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
517688042	+ Email/Text: Jerry.Bogar@conduent.com	Oct 22 2020 21:53:00	New Jersey E-ZPass, P.O. Box 4971, Trenton, NJ 08650-4971
517724065	+ EDI: AGFINANCE.COM	Oct 23 2020 01:08:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
517688043	+ EDI: AGFINANCE.COM	Oct 23 2020 01:08:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
517688046	+ EDI: AGFINANCE.COM	Oct 23 2020 01:08:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
517688045	+ EDI: AGFINANCE.COM	Oct 23 2020 01:08:00	Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
518143363	EDI: PRA.COM	Oct 23 2020 01:08:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518143364	EDI: PRA.COM	Oct 23 2020 01:08:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517688052	EDI: TFSR.COM	Oct 23 2020 01:08:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
517688054	EDI: TFSR.COM	Oct 23 2020 01:08:00	Toyota Mtr, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52409
517688053	+ EDI: TFSR.COM	Oct 23 2020 01:08:00	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
517688055	+ EDI: TFSR.COM	Oct 23 2020 01:08:00	Toyota Mtr, Po Box 9786, Cedar Rapids, IA 52409-0004

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517688057 + EDI: VERIZONCOMB.COM

Oct 23 2020 01:08:00

Verizon, Verizon Wireless Bk Admin, 500
Technology Dr Ste 550, Weldon Springs, MO
63304-2225

517688058 + EDI: VERIZONCOMB.COM

Oct 23 2020 01:08:00

Verizon, Po Box 650584, Dallas, TX 75265-0584

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517938163		New Penn Financial, LLC d/b/a Shellpoint Mortgage, Servicing, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint
517688024	*+	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517688022	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517688029	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
517688027	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517688039	*+	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
517688044	*+	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
517688047	*+	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010

TOTAL: 1 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2020

Signature: /s/Joseph Speetjens